

## MONTGOMERY HOUSING ALLIANCE

www.montgomeryhousingalliance.org

A coalition of organizations focused on increasing the rate of preservation and development of affordable housing in Montgomery County

## Testimony on Bill 33-22, Capital Improvements Program – Affordable Housing Feasibility Study – Required

Montgomery Housing Alliance

January 17, 2023

Good afternoon Council President Glass and members of the Council. My name is Mary Kolar, and I am testifying on behalf of Montgomery Housing Alliance (MHA). MHA is a coalition of organizations focused on increasing the rate of affordable housing preservation and development in Montgomery County. MHA members include non-profit developers, organizations that serve people in need of affordable housing, and other groups who count affordable housing as one of their policy goals.

MHA supports Bill 33-22. The bill would help ensure colocation of affordable housing with the county's capital projects, an important step toward addressing the real and significant housing challenges facing the county, and toward achieving the maximum public benefit from public land.

We applaud the Council's ongoing commitment to affordable housing programs. As you know, the Council unanimously affirmed the housing targets identified in the 2019 Council of Governments report. To meet these targets, we must produce over 2,000 units of housing affordable to low-to-moderate (LMI) income households annually. At the current rate of production, we are not on track to reach this goal.

It is critical that the county utilize all opportunities to significantly increase affordable housing options, both rental and homeownership. Half of Montgomery County households are housing cost burdened, paying over 30% of their income toward housing costs. Further, over 20,000 renter households pay more than *half* of their incomes toward rent. Every day these families must make impossible choices between paying for housing and paying for other critical priorities like education, health care, and reliable transportation. We also face significant challenges ensuring affordable and equitable homeownership options in the county. We face a 32% gap between white households who own their homes and Black and African American households who own their homes, worse than the national average; and a 26% gap between white households who own their homes and Latinx households who own their homes. We know that low-income households and communities of color are especially impacted by lack of





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access to affordable housing, making efforts to meet housing production targets not simply a matter of economic growth, but also one of equity.

We urge you to pass Bill 33-22 to ensure the highest and best use of county-owned property. Co-locating affordable housing with county capital projects is a critical tool to address one of our most persistent and pervasive challenges and make real progress toward meeting housing targets and increasing affordability in an equitable way.

Thank you for the opportunity to provide input as you consider this matter.